

# Financial Performance of ICICI Bank

Magdalene Peter, S. Fabiyola Kavitha, J.Hameed Hussian

**Abstract:** The task titled "An investigation on money related execution" directed in ICICI bank is to break down the budgetary position of the bank. The target of this undertaking is to discover the proficiency of the bank utilizing monetary proportions like benefit proportions, turnover proportion and dissolvability proportion of the bank, to discover the liquidity position of the banks, to ponder the presentation of banks through similar examination and to give appropriate recommend improving the money related execution of the banks. [1],[ 3],[5]

The undertaking is related to the bank's information accessible for as long as five years. The ends are drawn from the investigation finished with the proportions, relative, basic size examination. The examination explains the money related position of the manages an account regarding the previous five years. It encourages the banks to put itself among different other aggressive organizations. [2 ],[ 4],[6]

The examination through the investigation uncovers the upsides and downsides of the bank's money related status. It empowers the peruser to comprehend the different budgetary parts of a banks through uncomplicated elucidation and discoveries for study reason. [7],[ 9 ],[11]

Money related execution can improve the budgetary quality of banks. The bank's liquidity position needs to increment and it will take care of future issue. The bank is keeping up the stores and surplus better so it can confront money related worry later on. To appropriate keep up of budgetary execution to accomplish the bank objective. [8],[ 10 ],[12]

**Keywords :** analysis,banks,ratios

## I. INTRODUCTION

### A. Financial Statement Analysis

Each business concern needs to know the different money related angles for successful basic leadership. The primary point of setting up a budget report is to accomplish the destinations of the firm all in all. The term budget report alludes to a composed accumulation of information based on bookkeeping standards and shows to uncover its money related data. [13], [15] ,[ 17]

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## B. Definition

As indicated by John N. Myer (1985), "the fiscal summaries give an outline of the records of a business venture, the accounting report mirroring the advantages, liabilities and capital as on a specific date and the salary articulation demonstrating the consequences of tasks during a specific period". [14],[ 16], [18]

As indicated by Anthony (1976), " fiscal summaries, basically, are between time reports, displayed every year and mirror a division of the life of a venture into pretty much subjective Accounting period all the more oftentimes in a year".

Financial statements are broadly grouped into two groups.

1. Income Statements (Trading, Profit and loss Account)
2. Balance Sheets

## II. OBJECTIVES

### A.PRIMARY OBJECTIVE

The fundamental point of the investigation is to discover money related execution of ICICI Bank and ICICI for as far back as five years..

### B.SECONDARY OBJECTIVE

- To discover the productivity of the banks utilizing budgetary proportions like benefit proportions, turnover proportion and dissolvability proportion of the banks. [19],[21],[23]

- To discover the liquidity position of the banks.
- To study the exhibition of banks through similar investigation.
- To give reasonable recommend to improve the money related execution of the banks.

## III. DATA ANALYSIS AND INTERPRETATION TREND ANALYSIS OF ICICI

**Table:1 Current Liabilities**

YEAR	CURRENT LIABILITY-y	x	xy	X <sup>2</sup>	Y = a + b x (IN CRORES)
2012	83362.3	-2	-166725	4	94180.73
2013	110698	-1	-110698	1	93146.37
2014	80336.7	0	0	0	92112.01
2015	105248	1	105248.4	1	91077.65
2016	80915.1	2	161830.2	4	90043.29
	$\Sigma Y=460560.1$	$\Sigma X=0$	$\Sigma XY=-10343.6$	$\Sigma X^2=10$	

YEARS	Total Income	X	XY	X <sup>2</sup>	Y = a + b x (IN CRORES)
2012	6729.46	-2	-13458.9	4	7176.914
2013	9121.57	-1	-9121.57	1	7998.602
2014	9166.39	0	0	0	8820.29
2015	7370.69	1	7370.69	1	9641.978
2016	11713.34	2	23426.68	4	10463.67
	$\Sigma Y=44101.45$	$\Sigma X=0$	$\Sigma XY=8216.88$	$\Sigma X^2=10$	

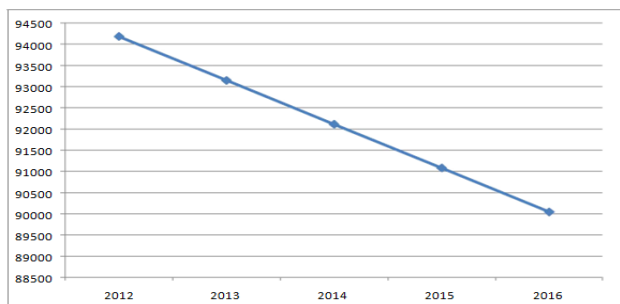


Fig:1 CURRENT ASSET

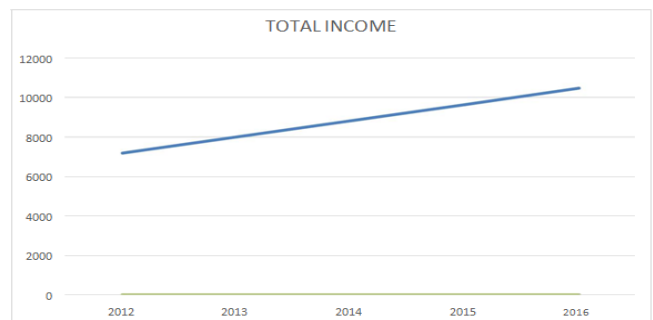


Fig:3 TOTAL INCOME

Table:2 Total Debt

YEAR	TOTAL DEBT	X	XY	X <sup>2</sup>	Y = a + b x (IN CRORES)
2012	51727.41	-2	-103455	4	47730.32
2013	53731.68	-1	-53731.7	1	69369.68
2014	103011.60	0	0	0	91009.04
2015	119568.96	1	119569	1	112648.4
2016	127005.57	2	254011.1	4	134287.8
	$\Sigma Y=455045.2$	$\Sigma X=0$	$\Sigma XY=216393.6$	$\Sigma X^2=10$	

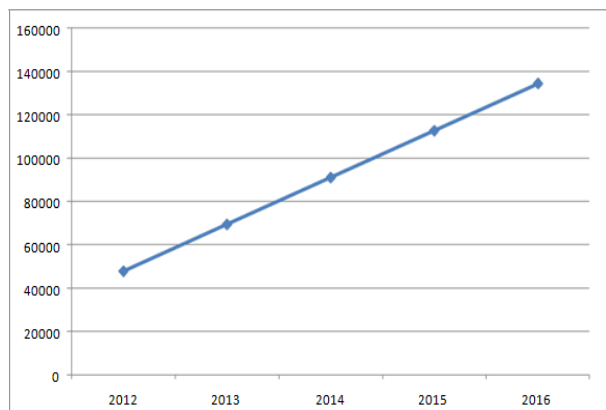


Fig:2 Total Debt

Table:3 Total Income

IV. RESULTS AND DISCUSSION

- Bank may investigate the measures how to diminish the advances and advances in the coming time frames.
- Bank may investigate keep up the present resources and current liabilities. Current liabilities may lessen coming periods.
- It is recommended to the bank can firmly concentrate on cost decrease system that will make a bank greater benefit.
- The bank has a brilliant future in the event that it focuses more on its working capital present moment, speculations, accordingly accomplishing the general targets of the bank.
- Thus it is basic to stay away from over the top liquidity however to keep up adequate liquidity to guarantee smooth running of the bank's activity.
- The bank has better liquidity position and needs to keep up same later on.
- In the relative proclamation of ICICI for the year 2015 and 2016 the present resources of the year 2016 has been diminished all things considered. Furthermore, that the bank has decline its liabilities and



increment it advantage for have a decent liquidity position

- In all the 4 years the of ICICI bank has sold its fixed resource and decreased its stores to pay its bills and that care to be taken with the goal that the bank ought to have a fixed sum as save for future.
- In the present proportion of ICICI despite the fact that the present resources are twice as present liabilities there is a change in the present proportion. The bank should find a way to make the proportion in a consistent term. [31],[33],[32]
- In the obligation proportion of ICICI , a lower the rate implies that a bank is utilizing less influence and has a more grounded value position. In the year 2016 the proportion is higher (9.67%) which implies that the bank is having a higher influence.
- In the Dividend payout proportion of ICICI , the bank has decreased percent of benefit has circulated among its investors from 53.19% to 34.41%. This prompts a diminishing in the estimation of offers or reduction in the quantity of investors. Care ought to be taken to have a steady benefit. [26],[28],[30]

## V.CONCLUSION

The productive and smooth working of the critical number of exercises of the bank relies upon the budgetary showcase of the bank. The money related execution assessment thusly is a forward-looking activity as it is significant in future budgetary arranging fundamental activity. It decide to evaluation gauging future monetary position. Through financial report appraisal, the present position and working feasibility of the firm with everything taken into account and its various working environments can be perceived. Further, the purposes for change in the benefit money related position of the firm can be found and huge measures can be taken.

Money related execution can improve the monetary idea of bank. The bank's liquidity position needs to growth and it will manage future issue. The bank is keeping up the stores and surplus better so it can go facing cash related pressure later on. To authentic keep up of budgetary execution to accomplish the bank objective.

By assessing the financial demonstration of the relationship of ICICI Bank it is collected that the bank's money related position supposedly is phenomenal. The degrees of the bank are lovely. The benefit of the bank is exquisite in any case does not demonstrate a higher change in the bit of leeway when separated and the earlier years. [20],[ 22], [24]

The bank has developing liabilities over years. The bank has also raised its hypotheses and stores for future reason.

This obviously shows the bank is really taking shape nature and their situation in the general populace is worthy. [25],[27],[29]

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